

**CERTIFICATE OF MAILING**

I hereby certify that this correspondence is being deposited with the United States Post Office as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on

Date: April 27, 2004

Name: Melissa Scanzillo

Signature: *Melissa Scanzillo*
Clifford Chance US LLP

Docket No. 3499-218

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: David Lawrence

Filed: February 12, 2002

Group Art Unit: 2165

Serial No: 10/074,584

Examiner: to be determined

For: RISK MANAGEMENT CLEARINGHOUSE

INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RECEIVED**MAY 5 - 2004****GROUP 3600**

Sir:

In order to comply with 37 CFR 1.97 and 1.98, attached hereto is Form PTO-1449 and copies of the non-U.S. patent documents listed thereon.

Applicants respectfully request the Examiner's consideration of the cited reference and entry into the record of this application and that it be cited of record in the prosecution history of the present application by initialing Form PTO-1449 next to the document. Such initialing is requested even if the Examiner does not consider a cited document to be sufficiently pertinent to use in a rejection, or otherwise does not consider it to be prior art for any reason, or even if the Examiner does not believe that the guidelines for citation have been fully complied with. This is requested so that each document becomes listed on the face of the patent issuing on the present application.

The present Information Disclosure Statement is being submitted in compliance with 37 CFR 1.56, but the citation of such document is not to be construed as an admission that such document is necessarily relevant or prior art. No representation is intended that the cited documents represent the results of a complete search, and it is anticipated that the Examiner, in the normal course of examination, will make an independent search and will determine the best prior art consistent with 37 CFR 1.104 and, in the course of each search, will review for relevance every document cited on the attached form even if not initialed.

04/30/2004 JADD01 00000043 500521 10074584

01 FC:1806 180.00 DA

Also enclosed is a Foreign Search Report issued on October 1, 2003 for a foreign counterpart of the present patent application, in which the presently disclosed references were cited. Since a translation of the Search Report is also enclosed, it is believed that the applicants in the above-identified patent application have now met the "concise explanation" requirement of 35 C.F.R. 1.98.

In accordance with 37 C.F.R. § 1.97(c), the Commissioner is authorized to charge the statutory fee of \$180.00 under 37 C.F.R. §1.17(p) and any additional fees required in connection with this submission or to credit any overpayment to Deposit Account No. 50-0521. A duplicate copy of this document is enclosed.

Respectfully submitted,

Date:

4-27-04



Charles S. Kwalwasser
Reg. No. 47,728

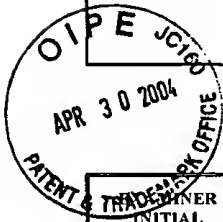
Clifford Chance US LLP
200 Park Avenue
New York, NY 10166-0153
Telephone: (212) 878-8341

INFORMATION DISCLOSURE STATEMENT

Inventors: David Lawrence

(Use several sheets if necessary)

Docket No. 3499-218



U.S. PATENT DOCUMENTS

INVENTOR INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	6,085,175	7/4/00	Gugel et al.	705	36	7/2/98
	6,078,905	6/20/00	Pich-LeWinter	705	36	3/27/98
	5,177,342	1/5/93	Adams	235	379	11/9/90
	6,219,805	4/17/01	Jones et al.	714	38	9/15/98
	6,078,904	6/20/00	Rebane	705	36	3/16/98
	5,991,743	11/23/99	Irving et al.	705	36	6/30/97
	5,696,907	12/9/97	Tom	395	238	2/27/95
	6,119,103	9/12/00	Basch et al.	705	35	5/27/97
	2001/0027389	10/4/01	Beverina et al.	703	22	5/14/01
	2001/0027388	10/4/01	Beverina et al.	703	22	5/14/01
	6,317,727	11/13/01	May	705	37	10/12/98
	2001/0011243	8/2/01	Dembo et al.	705	36	3/20/01
	2002/0046053	4/18/02	Hare et al.	705	1	8/21/01
	2002/0019804	2/14/02	Sutton	705	38	6/29/01
	2002/0099640	7/25/02	Lange	705	37	3/16/01
	2002/0111890	8/15/02	Sloan et al.	705	36	8/10/01
	6,021,397	2/1/00	Jones et al.	705	36	12/2/97
	6,347,307	2/12/02	Sandhu et al.	705	35	6/13/00
	2002/0091635	7/11/02	Dilip et al.	705	39	12/31/01
	2002/0032646	3/14/02	Sweeney et al.	705	38	9/7/01
	2002/0138408	9/26/02	Lawrence	705	38	3/20/01
	2002/0103747	8/1/02	Lawrence	705	38	1/30/01
	2002/0143562	10/3/02	Lawrence	705	1	4/2/01
	2002/0138371	9/26/02	Lawrence et al.	705	27	7/31/01
	2003/0069742	4/10/03	Lawrence	705	1	10/9/01
	2002/0138407	9/26/02	Lawrence et al.	705	38	3/20/01
	6,148,301	11/14/00	Rosenthal	707	10	7/2/98
	5,790,639	8/4/98	Ranalli et al.	379	100.08	2/10/97
	5,068,888	11/26/91	Scherk et al.	379	100	8/11/89
	6,014,228	1/11/00	Castro	358	400	7/11/97
	5,940,843	8/17/99	Zucknovich et al.	707	516	10/8/97
	2002/0032635	3/14/02	Harris et al.	705	37	1/5/01

RECEIVED

MAY 5 - 2004

GROUP 3600

INFORMATION DISCLOSURE STATEMENT

Inventors: David Lawrence

(Use several sheets if necessary)

Docket No. 3499-218



		5,852,812	12/22/98	Reeder	705	39	8/23/95
		6,249,770	6/19/01	Erwin et al.	705	10	1/28/99
		6,205,433	3/20/01	Boesch et al.	705	26	12/17/98
		5,878,400	3/2/99	Carter, III	705	20	6/17/96
		5,963,923	10/5/99	Garber	705	37	6/3/97
		5,787,402	7/28/98	Potter et al.	705	37	10/8/96
		5,557,518	9/17/96	Rosen	364	408	4/28/94
		6,119,103	9/12/00	Basch et al.	705	35	5/27/97
		6,018,723	1/25/00	Siegel et al.	705	38	5/27/97
		4,326,259	4/20/82	Cooper et al.	364	715	3/27/80
		4,346,442	8/24/82	Musmanno	364	408	7/29/80
		4,376,978	3/15/83	Musmanno	364	408	10/22/80
		4,597,046	6/24/86	Musmanno et al.	364	408	9/30/82
		4,718,009	1/5/88	Cuervo	364	408	5/31/85
		4,727,243	2/23/88	Savar	235	379	10/24/84
		4,734,564	3/29/88	Boston et al.	235	380	5/2/85
		4,736,294	4/5/88	Gill et al.	364	408	6/23/87
		4,774,663	9/27/88	Musmanno et al.	364	408	11/21/83
		4,774,664	9/27/88	Campbell et al.	364	408	7/1/85
		4,812,628	3/14/89	Boston et al.	235	380	3/27/87
		4,868,866	9/19/89	Williams, Jr.	380	49	2/18/88
		4,914,587	4/3/90	Clouse	364	408	8/7/87
		4,953,085	8/28/90	Atkins	364	408	4/15/87
		4,989,141	1/29/91	Lyons et al.	364	408	6/1/87
		5,025,138	6/18/91	Cuervo	235	379	1/6/87
		5,038,284	8/6/91	Kramer	364	408	2/17/88
		5,161,103	11/3/92	Kosaka et al.	364	408	7/5/89
		5,177,342	1/5/93	Adams	235	379	11/9/90
		5,210,687	5/11/93	Wolfberg et al.	364	408	2/15/91
		5,239,462	8/24/93	Jones et al.	364	408	2/25/92
		5,274,547	12/28/93	Zoffel et al.	364	408	1/3/91
		5,323,315	6/21/94	Highbloom	364	408	8/2/91
		5,398,300	3/14/95	Levey	395	22	12/30/91
		5,444,819	8/22/95	Negishi	395	22	4/27/93
		5,457,305	10/10/95	Akel et al.	235	379	3/31/94

RECEIVED

MAY 5 - 2004

GROUP 3600

INFORMATION DISCLOSURE STATEMENT

Inventors: David Lawrence

(Use several sheets if necessary)

Docket No. 3499-218



	5,627,886	5/6/97	Bowman	379	111	9/15/95
	5,649,116	7/15/97	McCoy et al.	395	238	3/30/95
	5,679,938	10/21/97	Templeton et al.	235	379	12/2/94
	5,679,940	10/21/97	Templeton et al.	235	380	12/1/95
	5,696,907	12/9/97	Tom	395	238	2/27/95
	5,717,923	2/10/98	Dedrick	395	613	11/3/94
	5,797,133	8/18/98	Jones et al.	705	38	2/3/97
	5,819,226	10/6/98	Gopinathan et al.	705	1	9/8/92
	5,819,236	10/6/98	Josephson	705	35	6/12/95
	5,884,289	3/16/99	Anderson et al.	705	44	6/14/96
	5,875,431	2/23/99	Heckman et al.	705	7	3/15/96
	5,732,397	3/24/98	DeTore et al.	705	1	3/16/92
	6,199,073	3/6/01	Peairs et al.	707	204	9/26/97
	2001/0047279	11/29/01	Gargone	705	1	4/12/01
	2001/0027388	10/4/01	Beverina et al.	703	22	5/14/01
	2001/0027389	10/4/01	Beverina et al.	703	22	5/14/01
	2002/0016854	2/7/02	Hirasawa et al.	709	236	9/18/01
	6,393,423	5/21/02	Goedken	707	10	4/8/99
	5,347,632	9/13/94	Filepp et al.	395	200	7/28/89
	6,321,212	11/20/01	Lange	705	37	11/24/99
	6,341,267	1/22/02	Taub	705	11	7/2/97
	6,304,973	10/16/01	Williams	7013	201	8/6/98
	5,704,045	12/30/97	King et al.	395	235	1/9/95
	6,278,983	8/21/01	Ball	705	39	1/11/89
	6,330,546	12/11/01	Gopinathan et al.	705	35	10/5/98
	6,456,984	9/24/02	Demoff et al.	705	40	5/28/99
	6,016,963	1/25/00	Ezawa et al.	235	492	1/23/98
	2001/0054020	12/20/01	Barth et al.	705	37	3/22/01
	2001/0049651	12/6/01	Selleck	705	37	4/30/01
	2003/0074310	4/17/03	Grovit et al.	705	39	10/15/01
	2003/0138407	9/26/02	Lawrence et al.	705	38	3/20/01
	6,289,320	9/11/01	Drummond et al.	705	35	11/17/98

RECEIVED

MAY 5 - 2004

GROUP 3600

FORM PTO-1449 U.S. Department of Commerce Patent and Trademark Office	Serial No. 10/074,584
INFORMATION DISCLOSURE STATEMENT	Inventors: David Lawrence
(Use several sheets if necessary)	Docket No. 3499-218



FOREIGN PATENT DOCUMENTS

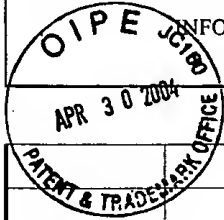
EXAMINER INITIAL	DOCUMENT NUMBER	DATE	COUNTRY	TRANSLATION
	WO 00/75836	12/14/00	PCT	Yes
	WO 01/55885	8/2/01	PCT	Yes
	JP 02000020618A	6/30/98	Japan	Yes
	I 137 209	3/12/01	EP	Yes
	I 143 365	4/4/01	EP	Yes
	JP 0200350896A	8/8/01	Japan	Yes

OTHER DOCUMENTS

EXAMINER INITIAL		AUTHOR, TITLE, DATE, PERTINENT PAGES, ETC.
		"Firms Consider Pact to Track Terror Money." Wall Street Journal, 26 Nov. 2001.
		World-Check Search – Vladimir Gusinsky (Russia)
		"Transforming Discovery Into Opportunity"; "Key Personnel Bios"; "Frequently Asked Questions"; <u>Mantas</u> . "Mantas, Inc., Announces Funding and Management Team; <u>Mantas</u> , 4 June 2001. "Safeguard and SRA Partner to Launch Mantas, Inc."; <u>Mantas</u> , 4 June 2001. "Knowledge Discovery Platform"; "Money Laundering Detection for Banks"; "Fraud and Money Laundering Detection for Securities Firms"; "Best Execution"; "Equities Trading Compliance", <u>Mantas</u> .
		Power, Stephen "Background Checks Await Fliers." <u>The Wall Street Journal</u> , 7 June 2002.
		Purcell, Lea "Roping in Risk." <u>Factiva</u> , 1 May 1994.
		McLure, Leslie "Taking the Risk Out of Transactions." <u>Factiva</u> , 1 March 1994.
		Healy, Thomas J. "The New Science of Borrower Behavior." <u>Factiva</u> , 1 February 1998.
		Quinn, Jane Bryant "Credit Card Issuers; Keeping a Closer Watch on How You Pay Bills." <u>The Washington Post</u> , 25 April 1988.
		Gullo, Karen "Neutral Nets Versus Card Fraud; Chase's Software Learns to Detect Potential Crime." <u>The American Banker</u> , 2 February 1990.
		Grafton, David. "Analysing Customers With Behavioural Modelling." <u>Credit Control</u> , Vol. 17, 1996, pp. 27-31.
		Aguais, Scott D. "It's the Economy." <u>Credit Card Management</u> , Vol. 5, 1993, pp. 58-60.
		"Five Ways to Reduce Risk with Neutral Networks." <u>Credit Risk Management Report</u> , Vol. 3, 27 June 1993.
		Leonard, Kevin J. and William J. Banks. "Automating the Credit Decision Process." <u>Journal of Retail Banking</u> , Vol. 16, 1994, p. 39.
		Higgins, Kevin T. "Retention by the Numbers." <u>Credit Card Management</u> , Vol. 5, 1993, pp. 52-56.
		Caudill, Maureen et al., "Naturally Intelligent Systems." <u>The MIT Press</u> , 1990.
		"Enterprise Anti-Money Laundering Product Specification." <u>Mantas</u> , 2001.
		Everest-Hill, Deborah et al., "Automating Risk Assessment." <u>The Internal Auditor</u> , Vol. 56, June 1999, pp. 23-25.

RECEIVED
MAY 5 - 2004
GROUP 3600

FORM PTO-1449 U.S. Department of Commerce Patent and Trademark Office INFORMATION DISCLOSURE STATEMENT (Use several sheets if necessary)	Serial No. 10/074,584
	Inventors: David Lawrence
	Docket No. 3499-218



	Chandler, Gary "Credit Scoring; A Feasibility Study." <u>Executive</u> , 1985.
	Hicks M., "What, me spam?" Good intentions alone aren't enough to avoid alienating customers", e Week 03 September 2001, retrieved from DIALOG, DIALOG NO.: 08984028, see abstract.
	Banasiak, Michael, "Don't be Out-Scored by Your Competition", <u>Credit and Financial Management Review</u> , 2 nd Quarter 2000.
	Barrett, Jennifer, "Banking on Software Solutions", <u>Newsweek Web</u> , June 12, 2002.
	Int'l Search Report dated October 1, 2003 for PCT/US03/03994

EXAMINER	DATE CONSIDERED
EXAMINER: Initial if citation considered, whether or not citation is in conformance with M.P.E.P. 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	

Form PTO-1449 [6-4]

RECEIVED
 MAY 5 - 2004
GROUP 3600